Filed 05/18/21 Entered 05/18/21 16:21:56 Case 21-53476-sms Doc 14 Page 1 of 9 Document Fill in this information to identify your case: Debtor 1 Debtor 2 Middle Name (Spouse, if filing) First Name Last Name list below the sections of the plan that have been changed. Amendments to United States Bankruptcy Court for the Northern District of Georgia sections not listed below will be ineffective aren if set out later in this amended blan! Chapter 13 Plan The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use NOTE: in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded. Part 1: **Notices** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the To Debtor(s): option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable. In the following notice to creditors, you must check each box that applies. To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. Check if applicable. The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a). The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan. A limit on the amount of a secured claim, that may result in a partial Included Not Included § 1.1 payment or no payment at all to the secured creditor, set out in § 3.2

Avoidance of a judicial lien or nonpossessory, nonpurchase-money

Not Included

Not included

Included

Included

security interest, set out in § 3.4

Nonstandard provisions, set out in Part 8

§ 1.2

§ 1.3

Debto	or James Joseph Bagwell Case number 21-53476							
Par	Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims							
§ 2.1	Regular Payments to the trustee; applicable commitment period.							
	The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:							
	Check one: ☐ 36 months ☐ 60 months							
	Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:							
	The debtor(s) will pay per per for the applicable commitment period. If the applicable commitment period is 36							
	months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed							
	60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of							
	the applicable commitment period, no further Regular Payments will be made.							
	Check if applicable.  The amount of the Regular Payment will change as follows (If this box is not checked, the rest of § 2.1 need not be completed or							
	reproduced. Insert additional lines as needed for more changes.):							
	Beginning on € 1846. The Regular Payment: ₩ 1856 For the following reason (insert reason for change)							
	(Insert date):   amount will change to							
	per							
§ 2.2	Regular Payments; method of payment.							
	Regular Payments to the trustee will be made from future income in the following manner:							
	Check all that apply.							
	Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.							
	Debtor(s) will make payments directly to the trustee.							
	Other (specify method of payment):							
§ 2.3	Income tax refunds.							
	Check one.							
	Debtor(s) will retain any income tax refunds received during the pendency of the case.							
	Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of filling the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable							
	commitment period for tax years , the amount by which the total of all of the income tax refunds							
	received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.							
	☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows:							
	Debiot(s) will fleat tax fellulus ( Tax Nelulius ) as follows.							
§ 2.4	Additional Payments.							
	Check one.							
	None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.							
	Debtor(s) will make additional payment(s) ("Additional Payments") to the trustee from other sources as specified below. Describe the source, estimated amount, and date of each anticipated payment.							
§ 2.5	[Intentionally omitted.]							
§ 2.6	Disbursement of funds by trustee to holders of allowed claims.							

- (a) Disbursements before confirmation of plan. The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.
- (b) Disbursements after confirmation of plan. Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular

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Debtor	James	Joseph	Bagwell	Case number	21-53476
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Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:

- (1) First disbursement after confirmation of Regular Payments. In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:
  - (A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the Bankruptcy Court;
  - (B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
  - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and
  - (D) To pay claims in the order set forth in § 2.6(b)(3).
- (2) Second and subsequent disbursements after confirmation of Regular Payments. In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.
  - (A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
  - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and
  - (C) To pay claims in the order set forth in § 2.6(b)(3).
- (3) Disbursement of Additional Payments and Tax Refunds. The trustee will disburse the Additional Payments and Tax Refunds in the following order:
  - (A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
  - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;
  - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
  - (D) To pay other Allowed Secured Claims as set forth in § 3.6;
  - (E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and
  - (F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.
- (4) Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

### Part 3: Treatment of Secured Claims

§ 3.1 Maintenance of payments and cure of default, if any.

Check one.

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of, arrearage (if eny)	Interest rate on arrearage 4 (If applicable)	Monthly plan payment on arrearage
	<del>-</del>		%	
			·	

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Debtor	James	Josep	oh Ba	quell

Case number 21-53476

§ 3,2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Check only in to be tilled	Name of creditor	Estimated amount of total claim	Collateral and a date of purchase	collateral -	claims senior to	<b>国的主题是可以</b>	Interest rate	Monthly pre- confirmation adequate protection payment	Monthlys post- confirmation payment
							%		-

#### § 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Collateral	Purchase date	Estimated amount of claim	rate	pre-confirmation	Monthly post- confirmation — payment to creditor, by trustee 5
				%		

### § 3.4 Lien avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

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21-53476
es listed below impair exemptions to which ers otherwise, a judicial lien or security upon entry of the order confirming the plan. ed as an unsecured claim in Part 5 to the is not avoided will be paid in full as a 003(d). If more than one lien is to be
Treatment of remaining secured claim
Amount of secured claim after avoidance (line a minus line f)
Interest rate (if applicable)
%
Monthly payment on secured claim
nn.)
ditor's claim. The debtor(s) request(s) that, il only and that the stay under § 1301 be wed unsecured claim resulting from the e made, and all secured claims based on the
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#### § 3.6 Other Allowed Secured Claims.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

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Debte	or James Joseph Brawell Case number 21-53476
	rt 4: Treatment of Fees and Priority Claims
4.1	General.
	Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.
4.2	Trustee's fees.
	Trustee's fees are governed by statute and may change during the course of the case.
4.3	Attorney's fees.
	(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$ The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.
	(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.
	(c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.
	(d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).
	(e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$ per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.
	(f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.
	(g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$O, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.
	(h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.
	(i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.
§ 4.4	Priority claims other than attorney's fees.  None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
	(a) Check one.
	The debtor(s) has/have no domestic support obligations. If this box is checked, the rest of § 4.4(a) need not be completed or reproduced.
	The debtor(s) has/have domestic support obligations as set forth below. The debtor(s) is/are required to pay all post-petition domestic support obligations directly to the holder of the claim.
V 11.	Name and address of creditor:  Name and address of child support  Estimated amount of claim  ontice  Name and address of child support  claim  notice
	(b) The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:
	Name and address of creditor:  Estimated amount of claims:

Debto	or _	James	Joseph	<u>Bagwell</u>	Case	number _	21-50	34'	1 le	
Par	t 5:	Treatment of	f Nonpriority Unse	cured Claims						
5.1	Nonpriority unsecured claims not separately classified.									
	Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:									
		ck one.								
	A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.									
	A pro rata portion of the larger of (1) the sum of \$ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.									
		The larger of (1) made to all other cr	% of the allowed editors provided for in		n and (2) a pro rata p	ortion of the f	unds remaining aft	er disb	ursements have been	
		100% of the total ar	mount of these claims							
	allov	ved and (2) the amo	s to pay 100% of thes bunts necessary to pa brity claims under Part	y secured claims ur	amount that a holde nder Part 3 and truste	r receives wil e's fees, cos	I depend on (1) the ts, and expenses o	amoui f the at	nt of claims filed and torney for the	
§ 5.2	Mair	ntenance of payme	ents and cure of any	default on nonpri	ority unsecured clai	ms.				
		çk one.			•					
	_		checked, the rest of §							
	_ ,	which the last paym	naintain the contractua nent is due after the fir will be paid in full as sp	al plan payment. 1	hese payments will b	e disbursed	ents on the unsecu directly by the debt	red clai	ms listed below on The claim for the	
· Fig. 27, 2	Y EBX	Name of creditor				Estimated'	amount of ≧	Month	ly plan payment on	
## <b>+</b>		% # W				arrearage			age #1.	
§ 5.3	Oth	er separately clas	sified nonpriority un	secured claims.						
	Che	eck one.								
		None. If "None" is	checked, the rest of §	5.3 need not be co	mpleted or reproduce	ed.				
		The nonpriority uns § 2.6. The unpaid	ecured allowed claims balance will be paid in	s listed below are so full, including inter	eparately classified. I est at the rate stated	Each claim w below, if appl	rill receive pro rata licable.	payme	nts as set forth in	
		Name of creditor		Basis for separ	ate classification 🕏		Estimated amou		interest rate /	
·····································							Cidilli		(ii applicable)	
									%	
Pa	rt 6:	Executory 0	Contracts and Une	xpired Leases		_				
§ 6.1		·	cts and unexpired le		are assumed and w	ill be treated	l as specified. All	other	executory contracts	
3 0.1		unexpired leases		uses listed bolow		m po troutor	. 40 000	•		
	Che	eck one.					•			
			checked, the rest of §							
		Assumed items. trustee. The final of	Current installment pa column includes only p	yments will be disb eayments disbursed	ursed directly by the or by the trustee rather	debtor(s). Ar than by the	rearage payments debtor(s).	will be	disbursed by the	
		Name of creditor		Description of contract	leased property or e	executory,	Estimated:		Monthly postconfirmation	
H							arrearage		payment to cure	
2013年 1913年	(3 <b>1)</b> 1245	EXTERNAL PROPERTY.	Textotic disparation	TO THE PERSON OF	<b>注:</b> 注:1000年,	<b>"我没有没有的</b> "				
									<u> </u>	

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	Document Page 8 of 9	
Debt	or James Joseph Bagwell Case number 21-53	3476
Pa	rt 7: Vesting of Property of the Estate	
§ 7.1	Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on co debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case wit completion of payments by the debtor(s).	nfirmation but will vest in the hout a discharge upon the
Pa	rt 8: Nonstandard Plan Provisions	
§ 8.1	Check "None" or list Nonstandard Plan Provisions.	
	None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.	
	Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a princluded in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in	rovision not otherwise this plan are ineffective.
	The following plan provisions will be effective only if there is a check in the box "included" in § 1.3. (Insert	rt additional lines if needed.)
Pa	rt 9: Signatures	<del> </del>
§ 9.1	Signatures of Debtor(s) and Attorney for Debtor(s).	
	The debtor(s) must sign below. The attorney for the debtor(s), if any, must sign below.	
×	Fames A. Bagwell 05/14/2021 *	
	Signature of debtor 1 executed 6h // Signature of debtor 2 executed on	
	MM / DD / YYYY	MM / DD / YYYY

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

Address

Date:

Address

MM / DD / YYYY

City, State, ZIP code

City, State, ZIP code

City, State, ZIP code

Address

Firm

Signature of attorney for debtor(s)

×

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
RICHARD B. RUSSELL FEDERAL BUILDING, ROOM 1340
75 TED TURNER DRIVE, S.W.
ATLANTA, GEORGIA 30303
OFFICIAL BUSINESS



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MAY 18 2021

MAY 18 2021

U.S. Marshals Service

Atlanta. GA

Office of the Clerk U.S.B.C., Suite 1340 75 Ted Turner Dr. S.W. Atlanta, GA 30303